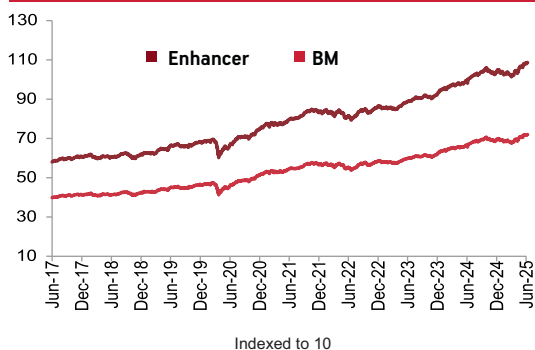


About The Fund
Date of Inception: 22-Mar-01

OBJECTIVE: To grow capital through enhanced returns over a medium to long-term period through investments in equity and debt instruments, thereby providing a good balance between risk and return. This investment fund is suitable for those who want to earn higher return on investment through balanced exposure to equity and debt securities.

STRATEGY: To earn capital appreciation by maintaining a diversified equity portfolio and seek to earn regular returns on the fixed income portfolio by active management resulting in wealth creation for policy owners.

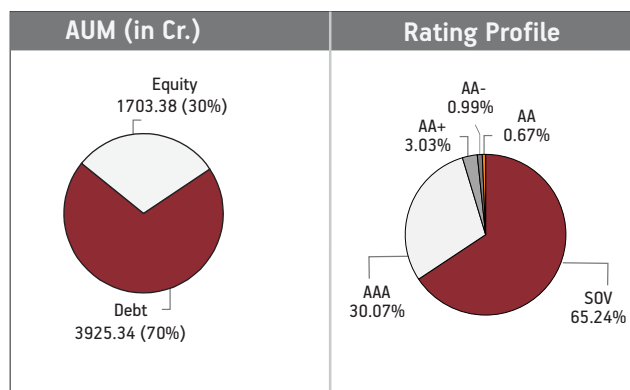
NAV as on 30th June 2025: ₹ 109.0111
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 30th June 2025: ₹ 5628.72 Cr
FUND MANAGER: Sameer Mistry (Equity) Mr. Shivraj Gupta (Co - Fund Manager), Ms. Richa Sharma (Debt)


Asset Allocation		
Asset Type	Actual (%)	Define Asset Range
EQUITY	30.26%	20%-35%
DEBT INSTRUMENTS & MMI	69.74%	65%-80%
GOVERNMENT SECURITIES	40.97%	
CORPORATE DEBT	23.38%	
MMI	5.38%	
TOTAL	100.00%	

MMI - ₹302.91 in Crores

SECURITIES	Holding
GOVERNMENT SECURITIES	40.97%
7.26% GOI 2032 (MD 22/08/2032)	6.35%
6.33% GOI 2035 (MD 05/05/2035)	5.06%
7.54% GOI 2036 (MD 23/05/2036)	3.33%
7.17% GOI 2030 (MD 17/04/2030)	2.84%
7.32% GOI 2030 (MD 13/11/2030)	2.38%
6.92% GOI 2039 (MD 18/11/2039)	2.30%
8.60% GOI 2028 (MD 02/06/2028)	1.71%
7.88% GOI 2030 (MD 19/03/2030)	1.62%
8.33% GOI 2036 (07/06/2036)	1.44%
7.02% GOI 2031 (MD 18/06/2031)	1.38%
Other Government Securities	12.54%
CORPORATE DEBT	23.38%
7.44% NTPC Ltd NCD (MD 25/08/2032)	1.82%
6.69% NTPC Ltd NCD (MD 13/09/2031)	1.76%
8.30% REC Limited NCD 2029 (MD 25/06/2029)	0.75%
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	0.65%
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.64%
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	0.49%
9.05% HDFC Bank. NCD Series U-001 (MD 16/10/2028)(HDFC)	0.47%
8.45% IRFC NCD (MD 04/12/2028)	0.47%
7.93% Power Finance Corp. Ltd. NCD (MD 31/12/2029)	0.46%
8.15% Tata Steel Ltd NCD (MD 01/10/2026)	0.45%
Other Corporate Debt	15.43%
EQUITY	30.26%
HDFC Bank Ltd	3.21%
ICICI Bank Ltd	2.23%
Reliance Industries Ltd	2.20%
Infosys Ltd	1.28%
Bharti Airtel Limited	1.11%
Larsen And Toubro Ltd	0.93%
ITC Limited	0.83%
Tata Consultancy Services Limited	0.75%
State Bank Of India	0.73%
Axis Bank Ltd	0.73%
Other Equity	16.27%
MMI, Deposits, TREPS & Others	5.38%



Sectoral Allocation	
Central Government Securities	40.00%
Financial service activities, except insurance and pension funding	22.31%
Electricity, gas, steam and air conditioning supply	8.40%
Mfg of coke and refined petroleum products	3.12%
Computer programming, consultancy and related activities	3.01%
TREPS & Other Money Market Securities	2.91%
Net Current Asset	2.03%
Housing Industry	1.65%
Telecommunications	1.44%
Mfg of motor vehicles, trailers and semi-trailers	1.42%
Others	13.72%

Maturity (in years) 5.83

Yield to Maturity 6.50%

Modified Duration 4.26

Refer annexure for complete portfolio details.